

SELECTED ECONOMIC CHARACTERISTICS
2009-2013 American Community Survey 5-Year Estimates

Area Name : ZCTA5 20855

Subject	Zip Code Tabulation Area : 20855			
	Estimate	Estimate Margin of Error	Percent	Percent Margin of Error
EMPLOYMENT STATUS				
Population 16 years and over	11,628	+/- 583	100.0%	(X)
In labor force	7,705	+/- 471	66.3%	+/- 3.1
Civilian labor force	7,653	+/- 476	65.8%	+/- 3.1
Employed	7,234	+/- 443	62.2%	+/- 2.9
Unemployed	419	+/- 134	3.6%	+/- 1.1
Armed Forces	52	+/- 36	0.4%	+/- 0.3
Not in labor force	3,923	+/- 445	33.7%	+/- 3.1
Civilian labor force	7,653	+/- 476	(X)	+/- (X)
Percent Unemployed	(X)	+/- (X)	5.5%	+/- 1.7
Females 16 years and over	5,891	+/- 339	(X)	+/- (X)
In labor force	3,467	+/- 259	58.9%	+/- 3.8
Civilian labor force	3,467	+/- 259	58.9%	+/- 3.8
Employed	3,297	+/- 252	56%	+/- 3.7
Own children under 6 years	817	+/- 172	(X)	+/- (X)
All parents in family in labor force	606	+/- 175	74.2%	+/- 13.3
Own children 6 to 17 years	2,309	+/- 277	(X)	+/- (X)
All parents in family in labor force	1,745	+/- 270	75.6%	+/- 6.8
COMMUTING TO WORK				
Workers 16 years and over	7,205	+/- 438	100.0%	(X)
Car, truck, or van -- drove alone	4,953	+/- 409	68.7%	+/- 3.8
Car, truck, or van -- carpooled	858	+/- 212	11.9%	+/- 2.8
Public transportation (excluding taxicab)	763	+/- 161	10.6%	+/- 2.2
Walked	35	+/- 32	0.5%	+/- 0.4
Other means	26	+/- 27	0.4%	+/- 0.4
Worked at home	570	+/- 167	7.9%	+/- 2.3
Mean travel time to work (minutes)	34.5	+/- 1.9	(X)	(X)
OCCUPATION				
Civilian employed population 16 years and over	7,234	+/- 443	100.0%	(X)
Management, business, science, and arts occupations	4,438	+/- 375	61.3%	+/- 3.8
Service occupations	787	+/- 170	10.9%	+/- 2.2
Sales and office occupations	1,501	+/- 232	20.7%	+/- 3
Natural resources, construction, and maintenance occupations	181	+/- 83	2.5%	+/- 1.2
Production, transportation, and material moving occupations	327	+/- 156	4.5%	+/- 2.1
INDUSTRY				
Civilian employed population 16 years and over	7,234	+/- 443	100.0%	(X)
Agriculture, forestry, fishing and hunting, and mining	11	+/- 17	0.2%	+/- 0.2
Construction	204	+/- 80	2.8%	+/- 1.1
Manufacturing	308	+/- 120	4.3%	+/- 1.6
Wholesale trade	86	+/- 57	1.2%	+/- 0.8
Retail trade	647	+/- 217	8.9%	+/- 2.9
Transportation and warehousing, and utilities	164	+/- 80	2.3%	+/- 1.1
Information	202	+/- 100	2.8%	+/- 1.3
Finance and insurance, and real estate and rental and leasing	471	+/- 123	6.5%	+/- 1.7
Professional, scientific, and management, and administrative and waste	1,711	+/- 247	23.7%	+/- 3.1
Educational services, and health care and social assistance	1,451	+/- 169	20.1%	+/- 2.2
Arts, entertainment, and recreation, and accommodation and food services	465	+/- 162	6.4%	+/- 2.2
Other services, except public administration	489	+/- 108	6.8%	+/- 1.5
Public administration	1,025	+/- 206	14.2%	+/- 2.8

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CLASS OF WORKER				
Civilian employed population 16 years and over	7,234	+/- 443	100.0%	(X)
Private wage and salary workers	4,660	+/- 404	64.4%	+/- 3.6
Government workers	1,964	+/- 282	27.1%	+/- 3.6
Self-employed in own not incorporated business workers	610	+/- 146	8.4%	+/- 2
Unpaid family workers	0	+/- 19	0%	+/- 0.5
INCOME AND BENEFITS (IN 2013 INFLATION-ADJUSTED DOLLARS)				
Total households	4,793	+/- 205	100.0%	(X)
Less than \$10,000	26	+/- 30	0.5%	+/- 0.6
\$10,000 to \$14,999	69	+/- 44	1.4%	+/- 0.9
\$15,000 to \$24,999	133	+/- 55	2.8%	+/- 1.2
\$25,000 to \$34,999	180	+/- 79	3.8%	+/- 1.6
\$35,000 to \$49,999	322	+/- 105	6.7%	+/- 2.1
\$50,000 to \$74,999	544	+/- 127	11.3%	+/- 2.7
\$75,000 to \$99,999	548	+/- 139	11.4%	+/- 2.9
\$100,000 to \$149,999	1,155	+/- 198	24.1%	+/- 3.9
\$150,000 to \$199,999	755	+/- 161	15.8%	+/- 3.3
\$200,000 or more	1,061	+/- 162	22.1%	+/- 3.2
Median household income (dollars)	\$120,603	+/- 6617	(X)	(X)
Mean household income (dollars)	\$150,821	+/- 11698	(X)	(X)
With earnings	4,160	+/- 214	86.8%	+/- 2.3
Mean earnings (dollars)	\$143,047	+/- 11612	(X)	(X)
With Social Security	1,240	+/- 170	25.9%	+/- 3.3
Mean Social Security income (dollars)	\$19,386	+/- 1593	(X)	(X)
With retirement income	1,092	+/- 152	22.8%	+/- 3.2
Mean retirement income (dollars)	\$51,719	+/- 14928	(X)	(X)
With Supplemental Security Income	143	+/- 57	3%	+/- 1.2
Mean Supplemental Security Income (dollars)	\$10,964	+/- 2128	(X)	(X)
With cash public assistance income	135	+/- 74	2.8%	+/- 1.5
Mean cash public assistance income (dollars)	\$4,150	+/- 2863	(X)	(X)
With Food Stamp/SNAP benefits in the past 12 months	250	+/- 102	5.2%	+/- 2.1
Families	3,735	+/- 214	100.0%	(X)
Less than \$10,000	0	+/- 19	0%	+/- 0.9
\$10,000 to \$14,999	18	+/- 19	0.5%	+/- 0.5
\$15,000 to \$24,999	64	+/- 41	1.7%	+/- 1.1
\$25,000 to \$34,999	136	+/- 73	3.6%	+/- 2
\$35,000 to \$49,999	168	+/- 84	4.5%	+/- 2.2
\$50,000 to \$74,999	377	+/- 106	10.1%	+/- 2.8
\$75,000 to \$99,999	462	+/- 112	12.4%	+/- 3
\$100,000 to \$149,999	899	+/- 168	24.1%	+/- 4.2
\$150,000 to \$199,999	654	+/- 138	17.5%	+/- 3.7
\$200,000 or more	957	+/- 152	25.6%	+/- 3.6
Median family income (dollars)	\$130,354	+/- 6408	(X)	(X)
Mean family income (dollars)	\$164,215	+/- 14140	(X)	(X)
Per capita income (dollars)	\$51,908	+/- 4252	(X)	(X)
Nonfamily households	1,058	+/- 194	(X)	(X)
Median nonfamily income (dollars)	\$69,167	+/- 13742	(X)	(X)
Mean nonfamily income (dollars)	\$97,154	+/- 19162	(X)	(X)
Median earnings for workers (dollars)	\$54,922	+/- 5895	(X)	(X)
Median earnings for male full-time, year-round workers (dollars)	\$89,120	+/- 5717	(X)	(X)
Median earnings for female full-time, year-round workers (dollars)	\$66,983	+/- 8056	(X)	(X)

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HEALTH INSURANCE COVERAGE				
Civilian noninstitutionalized population	14,090	+/- 709	14,090	(X)
With health insurance coverage	13,050	+/- 703	92.6%	+/- 2.3
With private health insurance	12,010	+/- 719	85.2%	+/- 3.7
With public coverage	2,726	+/- 425	19.3%	+/- 2.9
No health insurance coverage	1,040	+/- 334	7.4%	+/- 2.3
Civilian noninstitutionalized population under 18 years	3,153	+/- 326	3,153	(X)
No health insurance coverage	153	+/- 99	4.9%	+/- 3.2
Civilian noninstitutionalized population 18 to 64 years	8,819	+/- 572	8,819	(X)
In labor force:	7,082	+/- 481	7,082	(X)
Employed:	6,680	+/- 448	6,680	(X)
With health insurance coverage	6,171	+/- 430	92.4%	+/- 3
With private health insurance	6,023	+/- 425	90.2%	+/- 3.5
With public coverage	246	+/- 117	3.7%	+/- 1.7
No health insurance coverage	509	+/- 209	7.6%	+/- 3
Unemployed:	402	+/- 126	402%	+/- (X)
With health insurance coverage	327	+/- 106	81.3%	+/- 14
With private health insurance	313	+/- 103	77.9%	+/- 14.2
With public coverage	14	+/- 17	3.5%	+/- 4.2
No health insurance coverage	75	+/- 64	18.7%	+/- 14
Not in labor force:	1,737	+/- 364	1,737	(X)
With health insurance coverage	1,558	+/- 355	89.7%	+/- 5.3
With private health insurance	1,451	+/- 355	83.5%	+/- 6.6
With public coverage	144	+/- 71	8.3%	+/- 4.3
No health insurance coverage	179	+/- 90	10.3%	+/- 5.3
PERCENTAGE OF FAMILIES AND PEOPLE WHOSE INCOME IN THE PAST 12 MONTHS IS BELOW THE POVERTY LEVEL				
All families	(X)	+/- (X)	2.1%	+/- 1.5
With related children under 18 years	(X)	+/- (X)	4.6%	+/- 3.2
With related children under 5 years only	(X)	+/- (X)	4.1%	+/- 6
Married couple families	(X)	+/- (X)	0.6%	+/- 0.7
With related children under 18 years	(X)	+/- (X)	1.5%	+/- 1.7
With related children under 5 years only	(X)	+/- (X)	0%	+/- 14
Families with female householder, no husband present	(X)	+/- (X)	12.1%	+/- 11.8
With related children under 18 years	(X)	+/- (X)	17%	+/- 16.6
With related children under 5 years only	(X)	+/- (X)	-%	+/- **
All people	(X)	+/- (X)	5.7%	+/- 3.1
Under 18 years	(X)	+/- (X)	8.1%	+/- 6
Related children under 18 years	(X)	+/- (X)	8.1%	+/- 6
Related children under 5 years	(X)	+/- (X)	11.9%	+/- 8.5
Related children 5 to 17 years	(X)	+/- (X)	7%	+/- 5.8
18 years and over	(X)	+/- (X)	5%	+/- 3.1
18 to 64 years	(X)	+/- (X)	5.6%	+/- 3.8
65 years and over	(X)	+/- (X)	2.5%	+/- 1.7
People in families	(X)	+/- (X)	3.4%	+/- 2.5
Unrelated individuals 15 years and over	(X)	+/- (X)	20.3%	+/- 14.5

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

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There were changes in the edit between 2009 and 2010 regarding Supplemental Security Income (SSI) and Social Security. The changes in the edit loosened restrictions on disability requirements for receipt of SSI resulting in an increase in the total number of SSI recipients in the American Community Survey. The changes also loosened restrictions on possible reported monthly amounts in Social Security income resulting in higher Social Security aggregate amounts. These results more closely match administrative counts compiled by the Social Security Administration.

Workers include members of the Armed Forces and civilians who were at work last week.

Census occupation codes are 4-digit codes and are based on the Standard Occupational Classification (SOC). The Census occupation codes for 2010 and later years are based on the 2010 revision of the SOC. To allow for the creation of 2009-2013 tables, occupation data in the multiyear files (2009-2013) were recoded to 2013 Census occupation codes. We recommend using caution when comparing data coded using 2013 Census occupation codes with data coded using Census occupation codes prior to 2010. For more information on the Census occupation code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

Industry codes are 4-digit codes and are based on the North American Industry Classification System (NAICS). The Census industry codes for 2013 and later years are based on the 2012 revision of the NAICS. To allow for the creation of 2009-2013 and 2011-2013 tables, industry data in the multiyear files (2009-2013 and 2011-2013) were recoded to 2013 Census industry codes. We recommend using caution when comparing data coded using 2013 Census industry codes with data coded using Census industry codes prior to 2013. For more information on the Census industry code changes, please visit our website at <http://www.census.gov/people/io/methodology/>.

While the 2009-2013 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2009-2013 5-Year American Community Survey

Explanation of Symbols:

1. An '***' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '****' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '*****' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.